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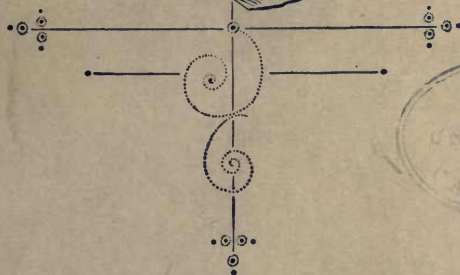
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AUSTRALIA. *Dept. of external
affairs*

ITS LAND LAWS AND SETTLEMENT

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STATES OF

New South Wales.

Victoria.

Queensland.

South Australia.

Western Australia.

Tasmania.

Advances to Settlers.

Issued by the authority of

THE MINISTER FOR EXTERNAL AFFAIRS, MELBOURNE

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By Authority:

Albert J. Mullett, Government Printer, Melbourne.

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NIEL NIELSON, ESQ., Trade and Immigration Commissioner for N.S.W.	}	419 Market Street, SAN FRANCISCO.
F. T. A. FRICKE, ESQ., Land and Immigration Agent for Victoria	}	687 Market Street, SAN FRANCISCO.

IN LONDON :

The High Commissioner for THE COMMONWEALTH OF AUSTRALIA	}	72 Victoria Street, WESTMINSTER, LONDON, S.W.
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IN AUSTRALIA :

The Secretary, DEPARTMENT OF EXTERNAL AFFAIRS	}	Collins & Spring Sts., MELBOURNE.
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TO VISIT
AUSTRALIA

AUSTRALIA.

Its Land Laws and Conditions of Settlement.

INTRODUCTION.

The Commonwealth of Australia, like the United States of America, is composed of federated territories, or States. Australia, though larger by 330 square miles than the great American Union, embraces the six States of :—

	Area.	Population.
	sq. miles	
New South Wales	310,372	1,855,561
Victoria	87,884	1,421,985
Queensland	670,500	678,864
South Australia	380,070	438,173
Western Australia	975,920	323,952
Tasmania	26,215	196,758
Dependency—		
Northern Territory	523,620	3,664

The Governments of these States control the lands within their respective territories, are responsible for laws made concerning them, and for the administration of these laws. The Northern Territory is under the control of the Commonwealth.

Though numerous laws relating to the public estate have been passed in each of the States, the object of all such legislation has been to settle an industrious population on the soil. The Governments of all the Australian States, realizing that the country's greatest need is the accession of a large and contented rural population, have of late years in framing the laws relating to Government or "Crown" lands, given paramount consideration to the interests of the man with limited capital. The terms and conditions under which he may acquire a farm have been made easy, the idea behind it being that when he decides to go on the land, he will find conditions so favorable that he will stay there.

The genuine farmer who desires to obtain a sufficient area to keep himself and his family in decent circumstances will find that he will meet with the most liberal treatment in any of the Australian States.

Free grants of land are not to be had in Australia except in Western Australia and Queensland, where, in some districts, areas up to 160 acres may be obtained on payment of survey and other fees, and on performance of certain conditions of residence and improvement.

In all the States of Australia, with the possible exception of New South Wales—where the present Government has announced that no more land will be offered, except under lease—the freehold of lands may be acquired under what is known as conditional purchase by deferred payments of half-yearly instalments. Certain conditions, chiefly as to residence and cultivation or improvements, have to be complied with before the freehold is granted. These conditions are usually of an easy nature and are inserted with the object of guaranteeing that the occupier will render the land of value to the State by making it wealth producing.

Though there is a considerable similarity between some of the forms of tenure in the several States, the terms and conditions vary greatly in detail. As a rule a lease or licence for a certain period is first issued to the selector, and by the fulfilment of the prescribed conditions and payment of the full amount of the purchase money the freehold may be conveyed to him.

The lands of Australia fall under the four following headings :—

“ Ordinary Crown Land,” *i.e.*, land still in the possession of the Government.

“ Closer Settlement Areas,” *i.e.*, land which has been alienated by the Government and repurchased for subdivision among smaller holders.

“ Irrigation Areas.”

“ Private Lands.”

The three former classes of lands are owned and administered by the Governments.

Summaries of the different Lands Acts of the States, giving the leading forms of tenure and terms and conditions of acquisition will be found on pp. 12–30.

MONETARY ADVANCES TO SETTLERS.

When the enquirer has become familiar with the various forms of tenure he will be struck by their liberality, both as regards area and the low deposit which he is called upon to make, and the long terms allowed for repayment of the value of his land. He will see how the small holder has been favoured and how the man with smaller capital is given every chance at the beginning by being allowed to retain most of his capital for the purposes of developing and securing early returns from his land. But the liberality of the paternal Governments of Australia is carried still further.

For the purposes of assisting settlers in erecting buildings and carrying on necessary improvements on their holdings, systems have been established in all the Australian States, under which financial aid is rendered to settlers by the Governments. The amounts which may be advanced and the conditions regarding interest and repayment differ in the several States, but the highest rate of interest charged on the money advanced is 5 per cent., and generally 31 years are allowed to repay the principal. Particulars of each of the Advances to Settlers Acts are given on p. 30.

WHERE LAND IS AVAILABLE.

In the older of the smaller States of New South Wales, Victoria, and Tasmania most of the Crown lands best suited for farming and within easy access of railways or means of transport have been alienated. Pioneering work would have to be done on those Crown lands now available before the farm could be evolved, but these disabilities were just as apparent to a great many of our present day farmers when years ago they drove their pegs in the primeval forest through which man had scarcely trod, much less built roads or laid rails. In New South Wales the extension of railways is constantly opening up more of these lands. In the other States there are still considerable areas of Crown lands available. Western Australia has large areas of wheat and fruit lands, Victoria and South Australia have large areas of "Mallee" country suitable for wheat growing, and in Queensland there are large areas of rich scrub country. Experience has shown that in Australia an annual rainfall of from 10 to 15 inches is sufficient for the successful cultivation of wheat.

The following table shows the area in each of the States, the area enjoying a rainfall of 15 inches and over, and the area at present under cultivation :—

State.			Area.	Area with 15" rain- fall or over.	Area at pr-sent under Cultivation.
			sq. miles.	sq. miles.	acres.
New South Wales	...	...	310,720	188,107	4,998,000
Victoria	...	...	87,884	67,927	6,129,900
Queensland	...	...	676,500	411,610	813,100
South Australia	...	...	380,070	29,065	4,739,182
Western Australia	...	...	975,920	310,718	2,292,800
Tasmania	...	...	26,215	26,215	307,100

So that allowing for areas of mountainous or inferior country large areas still remain untouched in each of the States.

New South Wales.

In the State of New South Wales, as already stated, the Crown lands still available for selection are in the remote districts, but in that State is available a large area of land in the largest system of irrigation on the continent in the Murrumbidgee Valley. For the purposes of this scheme the Government resumed an area of about $1\frac{1}{4}$ million acres of land, almost one-quarter of which will be irrigated, and the balance to be used as dry areas to be worked in conjunction with the irrigated farms. The magnitude of the scheme may be gauged when it is realized that the cost is in excess of \$25,000,000, and the Burrinjuck Dam, for the storage of the necessary water, is one of the largest of its kind in the world. Exhaustive examination has been made of the whole of the land concerned, and the soils tested for their mechanical and chemical properties, and the best only have been selected to be dealt with under irrigation. This huge undertaking provides for over 7,000 irrigation farms of areas of 2, 10, 20, 30, and 50 acres. Every conceivable crop of fruit, vegetable, or fodder may be grown to perfection on the Murrumbidgee area, and dairying, pig, ostrich, and poultry farming

and tobacco growing are making great strides, and are assured of a bright future. Lucerne, the king of fodder plants, and other hay crops grow luxuriously, and, anticipating great progress in the dairying industry, the Government has erected a modern butter factory, capable of dealing with the products of 10,000 cows. Bacon-curing and fruit-canning factories are to be built as the demands of the settlements require. Grape-growing for currants and table use is also being exploited thoroughly.

The Commissioner for Water Conservation and Irrigation is prepared to build cottages, or supply building materials. Assistance is also granted for the erection of milking sheds and barns, but such assistance is limited to \$480 on a 2-acre farm, and to \$1,920 on a 50-acre farm. The Commissioner further renders help to the holder of irrigation blocks by ploughing and grading up to 10 acres on each farm, in addition to forming head ditches and supplying fencing posts. Repayments for this work are to be made within ten years, with interest at the rate of 5 per cent. added.

The capital required to take up and successfully work an irrigation farm has been estimated to range from \$1,440 to \$2,400.

Government Experimental Farms have been established on the area, and the services of experts are available to offer free advice to settlers in the various branches of agriculture.

All over the State, in places where agricultural pursuits can be profitably carried on, farms in private subdivisions are available for purchase on easy terms. In most cases a period extending over many years is allowed for repayment. With the area of ordinary Crown lands, the irrigation areas, the lands made available under the Closer Settlement Act, and the areas voluntarily released by the large land-holders, a man with a little capital will experience no difficulty in getting a start in New South Wales. Land that is suited to wheat-growing, combined with grazing, will fetch from \$9·60 to \$24·80 an acre, according to the quality of the soil and proximity of market, whilst land that is best adapted to dairying and maize-growing will bring from \$19·20 up to \$960 per acre. In most cases where high prices are asked it will be found that the farms are well improved and ready for immediate profitable occupation.

Victoria.

In Victoria the eight main agricultural, dairying, and fruit-growing divisions are Metropolitan, Western, Central, Wimmera, Mallee, Northern, North-Eastern, and Eastern (Gippsland). Each of these has its own special characteristics in respect to climate, rainfall, production, markets, and transport.

Western District. The rainfall of the Cressy portion of this district is about 23 inches per annum; the land is practically clear of timber, easily cultivated, and moderate in price, ranging from \$24·80 to \$33·60 per acre. Around Hamilton and Casterton the price of land varies from \$38·40 to \$72 per acre, and on the rich volcanic lands around Camperdown, Colac, and Warrnambool, from \$57·60 to \$192 per acre. Farms of great fertility in the Koroit and Tower Hill districts have been sold at higher prices. In the Cape Otway forest district, partially cleared land ranges from \$9·60 to \$57·60 per acre.

The main lines of production, for which time and experience have shown the Wimmera district best adapted, are wheat-growing and sheep husbandry. The farms average 500 to 800 acres each, and sheep grazing is combined with cultivation. Since the export of frozen lambs to Great Britain has assumed large proportions, Wimmera farmers have given great attention to lamb-raising for export.

In the Central, Northern, and North-Eastern districts there are extensive tracts of fair to excellent farming lands, much of which is already settled. In Gippsland, where conditions are eminently favorable for dairying, sugar-beet, and maize-growing, there are large tracts of Crown lands to be opened up.

Under the Closer Settlement Act large estates in districts of good soil and rainfall are purchased for subdivision in farming areas at reasonable prices, on liberal terms.

The "Mallee," so called because of the thick scrub of this name, a dwarf eucalypt, with which most of it was originally covered, contains about 11,000,000 acres in the north-west portion of the State. It adjoins the Wimmera; but the soil is light in character, and the rainfall is much less—about 11 to 14 inches per annum. There are still large areas of the Mallee held by the Crown and being opened for settlement. About 3,000,000 acres, known as the Mallee fringe, adjoining the Wimmera district, have been settled during the last twenty years, and it is one of the great wheat-producing districts of Victoria.

Irrigation Districts. The important irrigation districts of the State derive their water supply from the Murray and Goulburn Rivers in the north, and the Werribee River in the south.

The State has acquired and subdivided land, and offers it to settlers in the Merbein, Nyah, Swan Hill, Koondrook, and Cohuna districts, which divert water from the Murray River; and in the Shepparton, Tongala, and Rochester districts, which divert water from the Goulburn River; and in the Werribee district, which diverts water from the Werribee River.

In the northern part of the State, the following towns are situated in or near to these irrigation areas:—Kyabram, Shepparton, Rochester, Bendigo, Kerang, Cohuna, Swan Hill, Echuca, &c., while in the southern part of the State the Werribee district is only 18 miles from Melbourne. Settlers in these areas will, therefore, have no difficulty in procuring all supplies that they need, or obtain all banking or trade facilities. There are good local markets for both live stock and produce, and in every district postal, school, church, and other facilities are provided.

Owing to the extreme mildness of the winter, a very wide range of products may be grown on land in the irrigated districts. Fruits of the temperate and semi-tropical varieties may be most successfully grown. Two cultivated crops per annum may be raised, and five, six, or even more cuttings of alfalfa (lucerne) hay. For the latter product there is a fine market, although the greater proportion grown will be fed on the farms rather than sold as hay.

Throughout the irrigation areas creameries and butter factories are already established, and, in the near future, canneries for fruit and vegetables will follow. In dairying, the rule is for the farmers to sell their cream to the butter factories, keeping the skim milk to feed the pigs. The price for butter fat averages from 21 cents to 23 cents per lb. A settler on a 40 to 50 acre block under alfalfa (lucerne) can feed a milking herd of 30 cows, and the returns from cream and from the skim milk should bring in a revenue of from \$48 to \$72 per cow per annum.

Settlers in Victorian irrigation districts need have no fear of water-right controversies. The State, which owns all water supply systems, does not desire to make any profits, and charges irrigators only enough to meet interest and maintenance expenses, and to provide a liquidation fund of 2 per cent. As this fund reduces the liabilities, the price of water will be correspondingly reduced.

The Goulburn System. The Goulburn system (the largest of the Victorian systems) draws its supplies from the Goulburn River, which rises in the heart of the Australian Alps, where the rainfall exceeds 60 inches per annum. This supply, coupled with the melting of the winter snows, provides a permanent supply of water. In addition, as the parent stream flows onwards, it is supplemented by numerous perennial streams until it reaches Alexandra, where it is a fine broad river, clear as crystal, and teeming with fish. Hence, constantly being added to by other streams, it flows on to Wahring, the site of the Goulburn Weir.

At this point the Goulburn has the largest and most uniform flow of any river in Victoria, its average annual discharge over a period of twenty years exceeding 2,000,000 acre feet.

The system is now nearing completion. Reservoirs have already been constructed with a capacity of 220,000 acre feet, and surveys have been made and plans and estimates prepared of another reservoir which will hold 1,000,000 acre feet of water. This stored water, together with the supplies which can always be drawn from the river, will make ample provision in the driest season for all settlers having water rights.

The configuration of the country is such that the whole of the main, subsidiary, and distributing channels are operated by means of gravitation only. Water can, therefore, be conveyed from the head waters to the settler's land at a minimum of cost, and it can be confidently stated that the charge made for water from this system may be classed as one of the lowest in the world.

The areas commanded by this system have an ideal climate for the practice of irrigation. The varieties of crops which may be grown are practically unlimited. Not only are markets available locally for all kinds of produce, but growing markets are being established for fresh, dried, and canned fruits of all kinds, pickled and canned vegetables in Asia and South Africa; to say nothing of those already existing in Europe and North America, where markets are assured owing to the reversal of the seasons.

The areas now available, and those to be made available in the immediate future in these irrigation districts, will not only provide ample land for settlement, but also lucrative employment for thousands of men, women, and youths of both sexes in one of the best countries and climates in the world.

Mildura Irrigation Settlement. Mildura irrigation settlement, in the far north-west of the Mallee, affords an illustration of what can be done with such land under irrigation, for which it is well adapted. On less than 10,000 acres of cultivated land a population of over 4,000 is maintained by the results of irrigated fruit culture. The gross returns per acre average from \$96 to \$144.

The irrigated land now offered to settlers has been subdivided into blocks to suit the needs of both men of ample and small means. There are 2-acre blocks for homes for farm employés, 10-acre blocks for market gardeners, and 20 to 200 acre blocks for farmers.

The State renders the following assistance to settlers in the grading of land :—

1. It rents settler's grading tools at the nominal charge of 60 cents a day, thus saving the settler a large expenditure on these implements.
2. It furnishes at a nominal cost contour plans showing the direction of the slopes, thus enabling the settler to tell how his land should be graded.
3. It grades from 5 to 20 acres on about one-third of the blocks in advance of settlement, and adds the cost of this to the price of the land.

The settler, therefore, has the option of either doing his own work or of taking a block where a part of the work has already been done. During the past year the State has in this way graded about 3,000 acres of land for settlers, the cost varying from \$9·60 to \$19·20 per acre.

Queensland.

Throughout the vast tracts of virgin land, comprising the farming belts of Queensland, there are millions of acres awaiting settlement. Areas of excellent land are available in the Darling Downs, Lockyer, Stanley, Rosewood, Fassifern, Logan, Albert, Wide Bay, Burnett, and other districts in the south. In these localities dairy-farming flourishes, but the soil and climate are suitable for a wide range of mixed farming.

Along the eastern seaboard, as far north as Cairns, dairy farming is extending by leaps and bounds, and large areas are available for occupation on easy terms. In the Blackall Range, to the north of Brisbane, dairy farming, mixed farming, and fruit-growing are flourishing, but the areas at present occupied represent only a small proportion of the lands fitted for highly profitable use.

Considerable portions of the Northern Tablelands and parts of Central Queensland have been proved to be suitable for dairying as well as for mixed farming, wheat, wool, and meat production.

In the north the Atherton Scrub, which comprises marvellously rich lands, has been opened up for settlement, and dairy farming is rapidly spreading therein.

The price of land varies from 60 cents per acre upwards, repayable in easy instalments.

The western districts of Queensland comprise excellent pastoral lands, occupied, as a rule, in large areas for sheep, cattle, and horses.

In recent years many portions of large sheep runs, held on leasehold tenure, have been resumed by the Government and cut up into blocks of about 10,000 to 20,000 acres as grazing farms. Many newcomers have settled upon these holdings in Western Queensland and are doing well.

The Land Settlement Inquiry Office, George-street, Brisbane, issues periodically a directory giving a list of the Crown lands open or about to be thrown open for selection. This may also be obtained from the district land agents throughout the State and from the Agent-General in London.

South Australia.

Vast areas of country in various districts are being surveyed by the Government and thrown open to settlers. The Government also purchases large pastoral estates and subdivides them for closer settlement. In a State of such vast extent, the soil necessarily varies in quality and constituents. Already nearly 4,700,000 acres have been brought under successful cultivation for fruits, fodders, vegetables, and cereals, and there are still millions of acres of virgin soil enjoying a fair rainfall, which, by the aid of artificial manures and the practice of dry farming, will ere long be brought into requisition and help to swell the already substantial wheat yield.

In the course of the next three or four years about 5,000,000 acres of good agricultural land within the line of ample rainfall will be surveyed and offered for application.

In the Murray Valley large areas are being made available for settlement. These areas are either swamp lands along the Murray, which are reclaimed by means of levees, and can be irrigated by gravitation, or higher land to which the water is raised by pumping, and are suitable for fruit-growing, dairying, and stock fattening.

There are 38,866 square miles of pastoral land open for selection.

The price of agricultural land varies considerably according to locality, class of soil, and average rainfall. Good farming land, with a reliable rainfall and improved, is in great demand at prices from \$19·20 to \$96 per acre, and occasionally higher. Crown lands, principally scrubby, from 60 cents to \$9·60 per acre; land repurchased and allotted for closer settlement from about \$14·40 to \$24 per acre. The rentals vary for Crown lands from 2 per cent. to 4 per cent. on purchase money.

For garden land in gullies and hill slopes of the Mount Lofty Ranges, where there is a good rainfall, prices vary from \$24 to \$480 or more per acre.

Grazing or pastoral leases are at rentals from the Crown of from about 36 cents to \$9·60 per square mile.

Dairying land for dairying purposes realizes from \$19·20 to \$48 for good grazing country, while land on which lucerne could be grown under irrigation varies from \$96 to \$480 per acre, and with rentals of from \$4·80 to \$48 per acre. In some instances such as at the Reedbeds, rentals are as high as \$60 per acre. The prices for good grazing land, suitable for dairy cattle, are much the same as those for agricultural purposes.

Western Australia.

There are millions of acres of unalienated land in the State available for settlement. Most of this land can be obtained under the conditional purchase system; but in the localities in which the greatest amount of settlement is taking place the land has been reserved and is being cut into suitable blocks before being thrown open. These blocks vary from 200 acres in the extreme south-west to 1,000 or so in the eastern districts. The price per acre is fixed on every block before the land is thrown open, and also the amount that the Agricultural Bank is prepared to advance to the settler, consequently the settler knows exactly what the position is before he applies for the land. There is a large number of surveyors constantly at work in the field subdividing land for settlement all over the agricultural areas. As soon as any lands are ready due notification is given in the *Government Gazette*. A man following almost any branch of farming can readily obtain land suitable to his requirements. Full information will be given to landseekers on application to the Information Branch, Lands Department, Perth.

Estates are purchased from time to time, and, after subdivision, made available to settlers on reasonable terms.

In the State of Tasmania the land available from the Crown is situated away from social and educational conveniences. Still, persons with agricultural knowledge, a little means, and a growing family, settle down in an outlying district, and before twenty years have passed find themselves the owners of comfortable homesteads and farms, surrounded by substantial comforts and all the conveniences of rural life—roads, schools, churches, stores, post and telegraph offices having come to them with development of the neighbourhood.

The annual rental of cleared agricultural farms ranges from \$2 to \$4·80 per acre, and purchase price from \$14·40 to \$120 per acre, according to locality and improvements.

Torrens Title. Throughout Australia land is held on the Torrens system of registration of title, a simple but effective method of land transfer, which contrasts most favorably with the expensive, cumbersome, and antiquated system of “conveyancing” in the home country. It is a system under which there is a Government guarantee of an absolute and indefeasible title to land. A unique and very important feature of it is an indemnity fund to compensate any one who may possibly be injured by its operation. The essential principle is that transactions in and with

land are effected by their being duly recorded in a public office instead of being effected solely by the execution of deeds. Thus land may be as readily, simply, and safely transferred as property in shipping, funded stocks, and shares in companies. A certificate of title is held as practically conclusive evidence of the proprietor's title to the land.

In each of the States, Queensland excepted, there is a State land tax varying in amount with a liberal exemption. Shire Councils have also powers of rating for roads, &c., but the amount is not as a rule great.

PRINCIPAL FORMS OF TENURE UNDER THE CROWN LANDS ACTS OF THE VARIOUS STATES OF AUSTRALIA.

New South Wales.

Home- stead Farms.

A homestead farm is a lease in perpetuity, and for which after five years from confirmation, a grant will issue, subject to conditions of residence and rent being fulfilled.

The available lands are notified weekly in the *Government Gazette*. Rent is at the rate of $2\frac{1}{2}$ per cent. of the capital value, and is payable half-yearly in advance. During the first five years, however, the rent will be waived on condition that the lessee expends during each year a sum equal to the annual rent upon fixed, permanent, and substantial improvements. Such improvements are additional to any which may be required as a condition to the lease. A nominal survey fee is also payable, but if desired, may be spread over the first ten (10) years, with 4 per cent. interest added.

The conditions to be fulfilled are perpetual residence, payment of rent, survey fees, and value of improvements not owned by the Crown, if any, on the land when selected.

Suburban Holdings.

A suburban holding is a lease in perpetuity, and is subject to residence and payment of rent for all time. After five years, if the requirements have been fulfilled, a grant will be issued, subject to the conditions attached to the holding being complied with. The lands available are notified weekly in the *Government Gazette*. Rent is payable half-yearly in advance, and is only $2\frac{1}{2}$ per cent. of the capital value, including Crown improvements, with a minimum rent for any holding of \$4·80 half-yearly. A nominal survey fee is also charged, which may, if desired, be paid in ten annual instalments, with 4 per cent. interest added. The conditions to be fulfilled are perpetual residence, payment of rent, survey fees, and value of improvements not owned by the Crown that may be upon the land when taken up.

Crown Leases.

A Crown lease has a term of 45 years, and during the last five years the holder may convert so much thereof, not exceeding a home maintenance area, into a homestead farm. Lands set apart as Crown leases are notified weekly in the *Government Gazette*. Rent is at the rate of $1\frac{1}{4}$ per cent. of the capital value, and is payable half-yearly in advance, with a minimum half-year's rent of \$4·80. A nominal survey fee attaches to each holding, which may be paid in full on application, or in ten annual instalments, with 4 per cent. interest added. The conditions are residence, payment of rent, survey fees, and value of improvements other than Crown, if any, when the land is applied for.

Irrigation Farms. An irrigation farm or block is a lease in perpetuity, and is subject to perpetual residence, payment of residence and water rates, survey fees, and value of improvements, if any, on the land when applied for. The rent is $2\frac{1}{2}$ per cent. of the capital value notified in the *Government Gazette* when setting the land apart, and is payable half-yearly in advance. The capital value is assessed for a period of 25 years, and for each subsequent twenty-year period the annual rental is $2\frac{1}{2}$ per cent. of the capital value, as separately determined by the Special Land Board, exclusive of improvements effected or owned by the lessee. The survey fee ranges from \$14.40 for an area not exceeding 10 acres to \$38 for an area of 320 acres. One-tenth part need only be lodged with the application, and the remainder in nine annual instalments, with interest at 4 per cent. The water rate charged is \$1 per acre foot, and a fixed volume of water is guaranteed to every farm holder. Additional supplies of water may be arranged. A grant is issued to the lessee after the expiration of five years from the date of granting the farm or block, subject to all the conditions being fulfilled to the satisfaction of the Commissioner for Water Conservation and Irrigation. The leases are not generally transferable until after five years' residence has been completed. The latest holder of an irrigation farm or block is granted tenant right in improvements other than Crown improvements.

Homestead Selection. Only half a year's rent and one-tenth of the survey fee need be deposited with the application for such a holding, the balance of the survey fee being payable in instalments. The homestead selector must reside continuously on the land for five years, on the expiration of which a grant will be issued to him. After the issue of the grant he must continue to reside on the holding for at least seven months in each year. The annual rent for the first six years will be an amount equal to $1\frac{1}{4}$ per cent. of the capital value of the land, after which the rent will be increased to $2\frac{1}{2}$ per cent. of the capital value. Areas up to 1,280 acres may be held under this tenure, and the Act provides for the appraisalment of the capital value and readjustment of the annual rent every fifteen years. Should an area granted under this tenure be found to be sufficient for the maintenance of a home, it may, under certain circumstances, be increased. This provision also applies to settlement leases and conditional purchases.

Settlement Lease. Areas up to 1,280 acres for agricultural purposes, and to 10,240 acres for grazing, may be obtained as settlement lease. Such leases have a term of 40 years, and provision is made for the reappraisalment of the rent every fifteen years. A settlement lease cannot be granted to a minor. The area leased must be fenced within five years, and the lessee must reside continuously on his holding during the whole term of the lease. After five years' residence the lessee may apply for a homestead grant of that part of the holding on which his dwelling house is situated, but the area so applied for must not exceed 1,280 acres.

Residential Conditional Purchase. The intending conditional purchaser must, on application, pay the prescribed deposit and a survey fee according to the fixed scale. The deposit is 5 per cent. of the price of the land as notified. At the end of the third year, from the date of application, an instalment of 18 or 24 cents per acre must be paid if the land is

unclassified, and at the rate of 18 cents for every \$1·80 of the price of the land. A similar instalment is due annually until the purchase money, with interest at 2½ per cent. on the outstanding balance due to the Crown, is paid off. The conditional purchaser will also be subject to conditions of fencing his holding within five years and residing thereon for a period of ten years. He has the privilege of applying for a conditional lease of three times the area of his conditional purchase, and, having acquired such lease, he may, at his convenience and on payment of the necessary deposit, convert the whole or any part of it into a conditional purchase. Further details in connexion with this class of holding can be readily gathered from the Crown Lands Act and Regulations and from the Departmental pamphlets on the subject.

Conditional Purchase Leases. This tenure enables the intending settler for a small initial outlay by way of deposit, for a moderate rent, and under easy conditions, to obtain a lease for 40 years of land convertible at any time during that period into a conditional purchase. A deposit of half a year's rent, and at least one-fifth of the survey fee, must be lodged with the application.

The annual rent for the first ten years is fixed at 2½ per cent. of the capital value of the land, and should the applicant be dissatisfied with the amount, provision is made for reappraisement of the capital value at intervals of fifteen years during the term of the lease.

The conditional purchase lessee must, within twelve months after confirmation of his application, begin to reside on his holding, and must reside thereon continuously for ten years; but, under certain conditions, beginning of residence may be deferred to any date within five years from such confirmation, and, with the permission of the Local Land Board, residence may be performed in any village or town in the immediate vicinity of the holding.

Closer Settlement Purchase. The terms under which closer settlement farms are made available are very liberal. The preliminary deposit is 5½ per cent. of the notified value of the settlement purchase, and an instalment of a similar amount must be paid annually until the purchase money, with interest at 4½ per cent. is paid off. Under this scheme of payment the holding will become freehold in 35 years.

A condition of ten years' residence attaches to every settlement purchase, and residence must be begun within twelve months from the date of the Land Board's decision allowing the purchase. As in the case of a conditional purchase lease, the date of commencement of residence may be postponed by permission of the Land Board for any period not exceeding five years from the allowance of the purchase, and the residence may be fulfilled in any adjacent village or town.

Victoria.

Land Settlement. The settlement of land in Victoria is carried out under three distinct headings, according to the class of land disposed of, and its suitability for different branches of agricultural production.

Crown lands are dealt with by the Crown Lands Department, and lands acquired for closer settlement are disposed of by the Lands Purchase and Management Board or the State Rivers and Water Supply Commission. The latter body allots irrigable land to settlers and supervises their operations during the first few years of occupation.

Information to Intending Settlers.

Crown Lands. Crown lands are generally unimproved, and are situated in the more remote portions of the State. About 13,000,000 acres remain in the hands of the Crown, of which nearly 5,000,000 are known as "Mallee lands."

Crown lands are generally divided into the following classes :—

- (a) Agricultural and grazing lands (including Mallee land),
- (b) Swamp or reclaimed lands,
- (c) Land for sale by auction,
- (d) Auriferous lands,
- (e) Special settlement areas,

and the methods of acquiring land in each class will be found briefly set out in the following paragraphs. Selectors should make themselves thoroughly acquainted with the conditions, which are fully set out in each title issued.

Agricultural and Crown Lands.

Selections. The popular method of acquiring land permits a settler to select land, which, together with the land owned by him already, shall have a maximum unimproved value of \$12,000. The land is selected under settlement purchase lease of either a 20 years' or 40 years' tenure, which provides for half-yearly payments towards the purchase money, and the maximum areas which may be selected are 200, 320, or 640 acres of first, second, or third class land respectively.

The lease is not negotiable during the first six years, but a lien may be registered on the improvements effected by a settler. After six years, if the conditions have been complied with, the lease may be operated on as freely as a Crown grant.

To comply with the residence condition a settler must reside on the land, or within five miles of it, for a period of at least three years and nine months during the first six years' currency of the lease.

The Crown grant may be obtained at any time after six years on payment of the balance of purchase money owing, providing all the conditions of the lease have been complied with.

Selections of Mallee Land. Larger areas of Mallee lands may be selected than in the case of ordinary Crown lands, the maximum areas being 640, 1,000 or 1,280 acres respectively; otherwise the same conditions prevail.

Grazing Area Leases. These leases may be issued for any term of years expiring not later than 29th December, 1920. These areas cannot exceed 200, 640, or 1,280 acres of first, second, or third class land respectively; they must be fenced within three years, or, with approval, otherwise improved to an amount equal to the cost of fencing. Lessees may at any time apply to select out of their grazing areas.

Auriferous Lands. Auriferous lands are situated in the gold-fields' districts, and a freehold can only be obtained with the consent of the Mines Department.

Licences to occupy auriferous land for residence or cultivation purposes are issued at an annual rental of 24 cents per acre except where the area does not exceed 3 acres, when the rental is \$1·20 per annum. The maximum area allowed is 20 acres. The licensee is required either to reside on the land or to fence the whole area and cultivate at least one-fifth of it.

If the mining objections be removed, the licence may be surrendered, and the area selected, credit being given for all rents paid, and for residence thereon or within 5 miles thereof, and improvements effected, up to the time of surrender.

Lands for Sale by Auction. Any Crown land in a city, town, or borough, areas specially classified for sale, isolated portions not exceeding 3 acres in either case, may be sold by auction. Payment must be made either in cash, or by payment of a deposit of one-eighth of the purchase money, and the balance in from six to twenty half-yearly instalments, together with interest at 4 per cent. per annum.

Swamp or Reclaimed Lands. Swamp or reclaimed lands are disposed of in areas not exceeding, as a rule, 160 acres (according to the quality of the land and cost of reclamation) under the following conditions :—

- (a) **Under Conditional Purchase Lease**, the purchase money together with interest at $4\frac{1}{2}$ per cent. per annum, being payable by equal half-yearly instalments over a period not exceeding $31\frac{1}{2}$ years.
- (b) **Under Perpetual Lease**, with an annual rental equal to 4 per cent. of the value of the land, and subject to re-assessment every ten years.
- (c) **Sale by Auction**, as in the case of other Crown lands.

All swamp lands disposed of must be improved to the extent of \$2·40 per acre in each of the first three years of occupation. Residence is not compulsory. All canals, drains, &c., must be kept open. Leases are not negotiable until after the first six years. Conditional purchase lessees may obtain a Crown grant on payment of the balance of purchase money after the first six years have expired if conditions be fulfilled.

Business, Residence, or Garden Sites. Annual licences of areas not exceeding 3 acres in extent may be obtained for any of these purposes at various rates, and after five years' occupation may be purchased (if the site be not in a city) at an assessed price if there be no objection to alienation, when all the rents paid may be credited towards purchase money.

Miners' Rights. Areas not exceeding 1 acre in extent may be purchased after two and a half years' occupation under section 36 of the *Mines Act 1890*.

Bee Farms. Annual licences for bee farms may be granted (not more than three to any one individual) for areas not exceeding a total of 10 acres at an annual rental of \$0·24 per acre. A bee range licence may be secured by payment of 1 cent per annum for every acre of Crown lands within the radius of 1 mile of the apiary, and all suitable timber may be protected from destruction on any such areas, even though held under grazing leases or licences.

Grazing Licences. Pastoral lands which comprise a large proportion of the Crown lands of Victoria awaiting development, and also any other Crown lands or reserves, may be licensed for grazing purposes only. The area which may be held is unlimited, and the rental charged is based on the value of the land for grazing purposes. Licences are renewable annually for any term not exceeding seven years, with the right to fence and make dams, provided the permission of the Minister be first obtained, but a licence may be cancelled at any time.

Special Settlement Areas. Any area of Crown land (not being auriferous nor permanently reserved), on which expenditure has been incurred by the Crown, may be proclaimed a "special settlement area," and be surveyed into allotments not exceeding 200 acres in extent. Such allotments are disposed of under conditional purchase lease, payment of the purchase money extending over $31\frac{1}{2}$ years, and with provision that the land shall at all times be maintained and used for the purposes of residence and agriculture. Only one of these allotments may be acquired in the same settlement by any one person. The Crown grant issued in respect of an allotment in these areas shall be subject to the special provisions mentioned as above, as applying to the conditional purchase lease in each case.

General Conditions. Applicants for land, male or female, must be of the full age of eighteen years.

Successful applicants are required to pay the cost of survey, and the valuation of improvements (if any) on the land, either in cash or by instalments.

A permit to occupy land may, if desired, be issued immediately after the first rent has been paid.

A selector who has complied with the conditions of his settlement purchase lease may be granted a suspension of payments of instalments up to 60 per cent. of the value of improvements he has effected.

Intending settlers should apply at the Crown Lands Inquiry Office, Lands Department, Melbourne, or at any local land office, for any information regarding Crown lands and closer settlement lands, where plans and particulars of land available will be supplied, and any assistance required in filling up forms, &c., will be readily afforded free of charge.

Monthly and fortnightly lists of lands available are published, which supply full details of lands available in all parts of the State.

The Closer Settlement Acts. The closer settlement of the lands of the State has been one of the principal features in land settlement policy in Victoria since the year 1898.

The areas which are made available under closer settlement conditions are situated in the settled districts of the State, including the irrigation areas, with good rail and road facilities, and in close proximity to towns, markets, churches, schools, post offices, banks, stores, &c. The conditions under which the land is sold are easy, the improvements which lessees are compelled to effect being within the scope of every settler, and extending over a period of six years. In fact, the *bonâ fide* settler, by erecting necessary buildings and fencing, should more than cover the amount prescribed.

The terms and conditions under which closer settlement land may be obtained are as follows :—

Applicants, male or female, must be of the full age of eighteen years.

Allotments are leased under a conditional purchase lease. Applicants lodge a deposit equal to 3 per centum of the value of the land, and \$6·00 lease and registration fees.

Successful applicants receive first a permit for immediate occupation, and later on a lease. Unsuccessful applicants have their deposits and lease fees returned, the registration fee, \$1·20, only being withheld.

The maximum value of the land which may be held by one lessee is—

\$12,000 worth of a farm allotment.

\$1,680 worth for an agricultural labourer's allotment, and

\$1,200 worth as a workman's home.

The improvements necessary are—

For a Farm Allotment.—To an amount equal to 6 per cent. of the value of the land before the end of the first year, equal to 10 per cent. before the end of the third year, and to a total value of 20 per cent. by the end of the sixth year.

For an Agricultural Labourer's Allotment.—A substantial dwelling house of the value of at least \$144 must be erected within one year from the date of the lease, and the allotment securely fenced before the end of the second year.

For a Workman's Home Site.—A substantial dwelling to a value of at least \$240 must be erected within one year after the date of the lease, and substantial improvements to a further value of \$120 before the end of the second year.

In every case a lessee must make his permanent home on the allotment, or one of the allotments on the estate of which it is a portion.

A lessee of a farm allotment cannot transfer, assign, mortgage, or sublet the whole or any part of his allotment during the first six years of his lease; although, in special circumstances, a lessee may relinquish his allotment and sell his interest in the improvements effected.

The Crown grant may be obtained at the end of any half-year after the first twelve years have expired, on payment of the balance of purchase money. Perpetual residence is required under the Crown grant as well as under the lease. No grants can issue, nor transfers be made, except to those who are eligible as applicants under closer settlement conditions.

Special provision has been made to enable settlers who, through unforeseen circumstances, cannot meet their instalments to have them deferred, and settlers who have expended their capital in improving their holdings may obtain an advance on the security of the improvements effected to enable them to continue working and further improving their allotments. Such deferred payments or moneys advanced must be repaid within a fixed period, together with interest at 5 per centum per annum.

Assistance given under the Closer Settlement Acts to a Settler who wishes to buy a Farm privately. Any person resident in Victoria may enter into a provisional agreement with an owner of land not exceeding \$12,000 in value, with a view to its purchase.

This agreement, with full details of the property, must be submitted to the secretary to the Lands Purchase and Management Board, accompanied by a valuation fee of \$19·20. An inspection and valuation of the property will then be made.

Should the Board acquire the land for the applicant, the purchaser must deposit an amount not exceeding 12 per centum of the value of the land, and the same conditions will apply as would if the Board had acquired and disposed of the property.

Queensland.

Agricultural Farms. Agricultural farms, under which mode land suitable for dairying and general farming may be acquired in areas up to 2,560 acres. The purchasing price ranges from \$2·40 per acre upwards. The term is twenty years, and the annual rent is one-fourtieth of the purchasing price. No interest is charged, and all payments of rent are credited as part of the price. Within five years the selector must fence the land or effect improvements equal to the value of a fence. After five years the freehold may be obtained by the payment of the balance of the purchase money; but until the deed of grant is obtained, the land must be continuously occupied by the selector residing personally on it, or by his manager or agent doing so. Those who undertake to personally reside for the first five years have priority.

Perpetual Lease Selections. Land open as agricultural farms may also be opened for perpetual lease selection, and the latter mode may be conceded priority over the former. The rent for the first period of ten years is $1\frac{1}{2}$ per cent. of the price of the land for agricultural farm selection, and the conditions of residence are the same as on an agricultural farm.

Agricultural Homesteads. Land open for selection as agricultural farms is not available for agricultural homesteads unless so specially notified. The area allowed to be selected as an agricultural homestead cannot exceed 320 acres. The price for an agricultural homestead is 60 cents an acre, the annual rent 6 cents an acre, and the term ten years.

The land must be continuously occupied by the selector residing personally thereon.

Within five years from the issue of the licence to occupy, or such extended time as the land court may allow, the selector must enclose the land with a good and substantial fence or make substantial improvements on it of a value equal to the cost of such a fence. On the completion of the improvements the selector becomes entitled to a lease, which, however, is not negotiable in any way. At any time after five years from the commencement of the term, on the selector proving that the conditions have been duly performed, he may pay up the remaining rents so as to make his equal to 60 cents an acre, and obtain a deed of grant of the land in fee simple. A deed fee must be paid.

Free Homesteads. Land is not available for a free homestead selection unless specially so notified, and the area of a selection must not exceed 160 acres. The term is five years, and throughout it the selector must personally reside on the land, and must enclose the land with a good and substantial fence or make substantial improvements on it of an equal value to the cost of such a fence. A free homestead cannot be sold or mortgaged until a deed of grant is obtained.

Group Selection. Under the group system land may be set apart for any body of settlers who, having some measure of common interest or capacity for mutual help, are desirous of acquiring land in the same locality. The procedure to be followed is for a request to be made to the Minister for Lands by the members of the body, explaining the grounds on which they are co-operating and setting out the land they desire to acquire. Should the request be acceded to, the land will be opened for selection in the usual way, but for a period to be set out in the notification it will only be available for the members of the body of settlers for whom it has been set apart.

Grazing Selections. The greatest area which may be applied for or held as a grazing homestead or a grazing farm under any circumstances is 60,000 acres, but, as in the case of other modes of selection, each notification opening land for grazing selection declares the maximum area which may be selected in the area to which it applies. In the event of lands open under different notifications, and of a total area exceeding 20,000 acres being applied for by the same person, a rental limitation of \$960 per annum must be observed as well as the maximum areas declared by the several notifications. Thus, of lands open at 4 cents an acre the greatest area obtainable would be 24,000 acres; at 3 cents an acre, 32,000 acres; and so on. The term may be any number of years not exceeding 28, as the opening notification may declare. The annual rent for the first period of seven years shall be notified or tendered. The rent for each subsequent period will be determined by the land court.

During the first five years of the term of a grazing homestead the condition of personal residence applies, and prior to the expiration of such period, or the earlier death of the lessee, a grazing homestead is not capable of being assigned or transferred. Unless with the special permission of the Minister, a grazing homestead may not be mortgaged during such period of five years.

A grazing selection must be continuously occupied during the whole term of the lease by the selector residing on it personally or by ba'liff.

Within three years from the issue of the licence to occupy, or such extended time as the land court may allow, the selector must enclose the land with a good and substantial fence, and must keep it so fenced during the whole of the term. In the case of two or more contiguous farms, not exceeding in the aggregate 20,000 acres, the Commissioner may by special licence permit the selectors to fence only the outside boundaries of the whole area. If the notification declaring the land open for selection so declares, the enclosing fence must be of such a character as to prevent the passage of rabbits.

When a grazing farm is enclosed in the manner required, the selector becomes entitled to a lease of it, and may thereafter mortgage it; or, with the permission of the Minister, may subdivide or transfer or sublet it.

The area of a prickly pear selection must not exceed 2,560 acres. The term of lease is 25 years, divided into two periods, the respective lengths of which are declared by the notification opening the land for selection. During the first period the lease is subject to a peppercorn rent, and the prickly pear on the selection must during that period be eradicated in not less than equal proportions each half-year. The notified purchasing price must be paid in equal annual instalments during the second period. The land from which the prickly pear has been eradicated must be maintained clear till the end of the term of the lease. The respective periods may be shortened at the option of the selector by accelerated eradication of the prickly pear or payment of the purchasing price of the land, but two years must elapse after the eradication has been completed before a deed of grant can be obtained. In the case of selections subject to the condition of personal residence a deed of grant cannot, under any circumstances, be obtained until five years of the term have elapsed.

In the case of very badly infested land the opening notification, instead of declaring a purchase price to be paid by the selector, may offer a bonus to be paid to him in equal instalments as the eradication is effected, and two years after the eradication is completed, provided the land has been maintained clear, the selector will be entitled to receive a deed of grant without any payment except the deed fees.

No condition of improvement, other than the eradication of the prickly pear, is attached to prickly pear selections, and the selector is only required to reside if his selection is obtained under the group system, or if he secured priority by offering that the condition of personal residence should apply. The liability to reside ceases after five years.

No person who is under the age of sixteen years can select. A single girl under the age of 21 years is debarred from selecting under the condition of personal residence. A married woman is similarly debarred unless she has obtained an order for judicial separation or an order protecting her separate property.

South Australia.

Conditions of Allotment.

Purchase Money and Rent. Crown lands in South Australia are divided into such sized blocks as may be recommended by the Land Board and approved by the Commissioner of Crown lands. The land is then gazetted open to application at purchase money and rent fixed by the Board and approved by the Commissioner; the rent under the present law is, as a rule, fixed at 4 per cent. on the purchase value of the land.

The holder of land under agreement with covenant to purchase is not required to pay any interest for the first four years of the term of the agreement, which will be for 36 years. During the fifth and sixth years interest at 2 per cent. per annum on the purchase money fixed will be payable, and from the commencement of the seventh year the purchase money and interest (at 4 per cent. per annum) will be payable by 60 half-yearly instalments at the rate of \$8.75 for every \$480 of the purchase money. The holder of land under agreement has the right to complete purchase at any time after the expiration of six years of the term, provided he has complied with all the covenants of the agreement, and has expended a sum equal to \$1.20 per acre in effecting improvements on the block to the satisfaction of the Commissioner.

The rent under perpetual lease is fixed at 4 per cent. per annum on the value placed on the land by the Board. The lessee, however, is not called upon to pay any rent for the first four years of the lease. During the fifth and sixth years he will pay 2 per cent. interest on the purchase value of the block, and from the beginning of the seventh year the full annual rent, at the rate of 4 per cent. on the purchase value will be payable.

The holders of both agreements to purchase and leases will be required to clear and render available for cultivation not less than one-eighth of the cultivable area, as specified in the *Gazette* notice, during the first two years of the agreement or lease, and also a similar area during the second two years of the term, and thereafter during each succeeding year they must clear and render available for cultivation not less than one-eighth of the specified cultivable area until three-fourths of such area has been cleared and rendered available for cultivation. The area so cleared must be maintained in a cultivable condition during the currency of the agreement or lease.

The settlers are also required to reserve 5 acres out of every 250 acres comprised in their blocks for the growth of timber, and not destroy any timber trees on the area so reserved.

Size of Blocks. As pointed out, purchase money and rent are fixed by the Land Board on the value of each block, according to its quality ascertained after inspection. No purchase money or rent can be quoted for any particular district. After survey has been effected of the necessary roads and reserves, the Land Board recommends the size of the blocks into which the land is to be divided. These blocks generally vary from about 1,000 to 1,500 acres, which is quite sufficient for a farm where the land is fairly good for wheat growing.

Applications—how made. After the land has been surveyed, it is gazetted open to application for periods ranging from one to two months. All applications must be lodged with the Surveyor-General by a specified date, which is notified in the *Government Gazette*, and subsequently places and times are fixed at which the Land Board will hold meetings to take evidence from persons desirous of making oral statements in support of their applications. The evidence is given on oath in open court, and persons present have the right, and are invited, to challenge any statement made which they believe is incorrect. After the Board (which consists of three members) has heard all the applicants, or as many as have attended to give evidence personally in support of their applications, it proceeds to make the allotment, each application being dealt with on its merits. All other things being equal, the Board is required by the Act to allot the land to the applicant, who agrees to reside on it for at least nine months in each year; and if it is not so allotted, a reason must be assigned for departing from the directions of the Act. The Board's decision on the allotment is final.

Provision for Water and Roads. During the past year considerable alteration has been made in the method of dealing with Crown lands suitable for agriculture. In the country north and south of the Tailem Bend and Brown's

Well railway line, east of the Murray River, wells and bores have been put down in the hundreds offered for application, and roads have been and are still being cleared for the use of settlers. The cost of these works is added to the price of the land, and considering the great benefit which will be derived by the new settlers, the small additional amount per acre, which they will be called upon to pay, will scarcely be felt by them. The same provision will be made on the lands in course of survey, and to be surveyed for settlement in all hundreds in this district.

On the land in course of survey for offer on Eyre's Peninsular, water will be provided for the use of settlers by means of tanks and reservoirs, and roads will be cleared, and the cost charged to the blocks in a similar manner to that previously described.

Settlers may apply to have sheds and tanks erected by the Commissioner for the purpose of conserving water, and may obtain a loan from the advances to Settlers' Board to pay for such work. This provision in the Act will be of great benefit to many settlers in districts where water is not obtainable, except at considerable cost, as it will enable them to get on to the land with a sufficient supply of water for them to proceed with the work of development until they can construct tanks or reservoirs, as the nature of the country may permit. These sheds will not only afford catchment for water, but can be utilized as temporary dwelling places, and a protection for machinery, &c.

Lands Repurchased for Closer Settlement.

Closer settlement lands are allotted in the same manner as ordinary lands.

The first measure authorizing the repurchase of land for closer settlement was passed in 1897. This Act provided that the land repurchased was to be offered on perpetual lease only at a rental of not less than 4 per cent per annum on the cost of the land, including expenses of subdivision, &c.

In 1902 an Act was passed abolishing the system of leasing repurchased land in perpetuity, and providing for such land being offered on agreement with covenant to purchase. Under this Act the term of the agreement was for 30 years, the purchase money, with interest thereon, being payable in 60 half yearly instalments, at the rate of \$13·54 for every \$480 of purchase money. The Crown Lands Act of 1903 contained the same provisions. The purchaser had the right of completing purchase at the expiration of six years if he had fulfilled all the conditions of the agreement.

In 1905 a further Act was passed, which extended the term of the agreements to 35 years, during the first five of which the purchasers are required to pay interest only at the rate of 4 per cent. per annum on the purchase money fixed for the blocks, after which purchase money and interest become payable as under the Acts of 1902 and 1903. The purchasers cannot, however, complete purchase until the land has been held for nine years.

The conditions of closer settlement agreements require the purchasers to expend during the first five years of the term a sum equal to \$14·4 for each \$480 purchase money in substantial improvements, such as buildings, fences, or making provision for water. &c. The purchasers are also required to fence the boundaries of the blocks within five years from allotment of land. If there are improvements on the land at the time of allotment, they are paid for in precisely the same manner as the land, or the purchaser has the option of paying for them in cash, and the amount which he is required to pay for such improvements is set against that which the conditions of the agreement require him to expend in improvements during the first five years of the term.

Under the Crown Lands Amendment Act of 1911, the purchaser may, on any date when his instalments are payable, pay off the purchase money any sum not less than \$240, or any multiple thereof; this, however, does not entitle him to obtain the grant of the land until the prescribed period has expired.

The holders of these agreements are not entitled to cut any growing timber on the land during the first five years, except for the purpose of effecting improvements or rendering the land available for cultivation, and then only with the written consent of the Commissioner of Crown Lands.

Homestead Blocks.

Land for working men is offered in blocks, the unimproved value of which must not exceed \$480, and the holder, or a member of his family, must reside on the land for at least nine months in each year. The lands are offered on either agreement to purchase or perpetual lease, and the purchase money and rent are fixed in the same manner as for ordinary Crown lands. The holders of these blocks have one advantage which is not granted to other Crown tenants; they can protect their holdings from sale by creditors by having their titles endorsed as "protected homestead blocks." This endorsement can also be carried on the land grant when the holder completes purchase. The effect of this endorsement is that no subsequent mortgage will have any validity, nor can any creditor take action for the sale of the holder's interest in the lease or agreement for the recovery of any debt contracted after the endorsement of the deed. The endorsement cannot be removed, except in the case of transfer, when the transferee may request that such endorsement be removed from the title.

Transfers of Leases and Agreements.

No transfer of any lease or agreement can take effect unless first approved by the Commissioner of Crown lands on the recommendation of the Land Board, and no land that has not been held for five years can be transferred unless the holder thereof proves that refusal to allow the transfer would inflict great hardship upon him. This restriction does not, however, apply to transfers by executors or administrators to devisees. All applications to transfer—except those last mentioned above—must be gazetted for not less than two weeks; this also applies to applications for permission to sublet where the land has not been held for six years and the term of the proposed under-lease exceeds three years.

Should the holder apply to transfer any agreement or lease of land allotted under the provisions of Act 1109 of 1912 before the expiration of the sixth year of the term, the Commissioner may require that instalments or rents shall be payable as from the time when the transfer takes effect, *i.e.*, the transferee will not necessarily receive the concession as regards rent or interest during the first six years of the lease or agreement as the case may be.

Maximum Area of Holdings.

Of ordinary Crown lands, suitable for agriculture only, or for agricultural and pastoral purposes combined one person can hold an area which, together with land already held by him under any tenure—excepting pastoral lease—would not exceed \$24,000 unimproved value; or if the land is suitable for grazing purposes only, and is within Goyder's line of rainfall the limitation is a carrying capacity of 10,000 sheep, or an equivalent in great cattle. This provision applies to land whether acquired by allotment, transfer, or under-lease.

On land repurchased for closer settlement, the purchaser can hold up to the unimproved value of \$19,200, if suitable for agricultural or for agricultural and grazing purposes combined, or up to the unimproved value of \$24,000, if the land is suitable for pastoral purposes only. In cases where there are excessive improvements there is no limitation of the unimproved value of repurchased land which may be held by one person.

Western Australia.

Homestead Farms under Section 74 of the Land Act.

On payment of a fee of \$5·04 (including 24 cents duty stamp), and the cost of survey, any person, if the head of a family or male who has attained the age of sixteen years, and who does not already hold more than 100 acres of land, may obtain a free homestead farm of 160 acres subject to the following conditions:—

Personal residence for six months in each of the first five years. Expenditure of \$0·96 per acre in improvements during the first two years; a further \$1·44 per acre during the next three years; and \$0·96 per acre during the last two years; making a total of \$3·36 per acre in seven years. Fencing of half the boundaries in the first five years, and the whole in seven years. \$144 of the expenditure on a habitable house is allowed towards the amount of improvements required. At the end of the term of seven years, provided all conditions have been complied with, a Crown grant is issued, costing \$7·2.

From 100 to 1,000 acres may be acquired, the minimum price being \$2·4 an acre, payable in 40 half-yearly instalments, subject to the following conditions:—

Conditional Purchase (with Residence, under Section 55). Personal residence on the land (or on an adjacent holding) for six months in each of the first five years. Residence by wife, parent or child over sixteen years may also be accepted as compliance with this condition. Expenditure on improvements must equal the purchase money but need not exceed \$4·8 per acre, at the rate of one-fifth of the purchase money every two years from date of lease; one-half of the land must be fenced within five years, and the whole within ten years.

Conditional Purchase (without Residence, under Section 56). The same area of land as under the previous section may be acquired without the condition of residence by anyone holding their complement of land under residential conditions, but subject to all of the conditions prescribed for selections under section 55, except that the total value of improvements shall be 50 per cent. over and above the amount of purchase money, but need not exceed \$7·2 per acre.

The annual instalments of purchase money for the first three years do not exceed 12 cents per acre per annum, although the price of land may be more than \$2·4 per acre.

Conditional Purchase (by direct Payment, under Section 57). From 100 to 1,000 acres may be acquired under this section, the purchase money being payable in twelve months; 10 per cent. being paid on application, and the balance by four quarterly instalments, on the 1st January, April, July, and October, the first of such instalments to be paid on the first day of the quarter next following the commencement of the licence.

The licensee must, within three years from the date of commencement of his licence, fence in the whole of the land, and within seven years from such date expend upon the land, in prescribed improvements, in addition to the exterior fencing, an amount equal to \$2·4 per acre.

MAXIMUM AREA. Including a homestead farm and conditional purchase (with and without residence), the total area a selector may acquire is fixed at 2,000 acres, but the holder's wife (or husband) may take up a further 1,000 acres under section 56 (non-residence), or 2,500 acres conditional purchase grazing lease under section 68.

Conditional Purchase Land for Orchards, Vineyards, or Gardens (under Section 60). Small blocks of land, from five to 50 acres, can be acquired at from \$4·8 per acre, payable by 10 per cent. deposit, and the balance in half-yearly instalments in three years, subject to the following conditions:—

The whole must be fenced, and one-tenth of the area must be cultivated as a vegetable garden, or planted with vines or fruit trees within three years.

Conditional Purchase (Grazing Leases, under Section 68). These so-called grazing leases are merely conditional purchases of non-cultivable land, or land which is more suitable for grazing than cultivation. From 300 to 5,000 acres may be acquired, the price ranging from \$0·90 to \$2·4 per acre, payable in 40 half-yearly instalments, subject to the following conditions :—

Residence for six months in the first year, and nine months in each of the next four years by the lessee, or residence may be performed by an agent or servant. Improvements valued at one-fifth of the purchase money must be made during every two years of the first ten years of the lease. The land must be fenced within ten years.

Note.

(a) In estimating the area held by a selector, 5,000 acres of grazing lease, or non-cultivable land, is deemed to be equivalent to 2,000 acres of ordinary conditional purchase, or cultivable land, and, therefore, a person holding 1,000 acres of cultivable land may select 2,500 acres under grazing lease ; and if the selector holds 2,000 acres of cultivable land, or 5,000 of non-cultivable land, the husband (or wife) in addition may take 2,500 acres under grazing lease, or 1,000 acres of cultivable land under sections 55 or 56.

(b) Selectors under each of the three foregoing classes of conditional purchase (sections 55, 56, and 68) may, on the expiration of the lease, or at any time after five years, acquire the Crown grant of the land, provided the required conditions have been fulfilled and the full purchase money paid. Under sections 57 and 60, the Crown grant may be acquired at any time on completion of conditions and payment of the balance of the purchase money.

(c) In selections under each of the foregoing classes of conditional purchase land, the cost of survey and the proportionate amount of the cost of any road clearing, water supply, &c., in the immediate vicinity (which has been carried out by the Government) is added to and included in the price of land.

(d) In the case of selections under sections 55, 56, and 68, a deposit of the first instalment of the purchase money and \$1·20 for lease fee is required, and in the case of sections 57 and 60, 10 per cent. deposit must accompany the application.

(e) Any person of sixteen years of age or over can select land, and mortgage and transfer it as if of the full legal age.

Pastoral Leases.

Crown lands within the State may be leased for pastoral purposes as follows :—

(a) In the South-west Division.—In blocks of not less than 3,000 acres, at a rental of \$4·8 per annum for each 1,000 acres or part thereof.

(b) In the Central Division.—In blocks of not less than 20,000 acres, at a rental of \$2·4 per annum for each 1,000 acres or part thereof.

(c) In the Eucla Division.—In blocks of not less than 20,000 acres, at a rental of \$0·72 per annum for each 1,000 acres or part thereof.

- (d) In the North-west Division.—In blocks of not less than 20,000 acres, at a rental of \$2·4 per annum for each 1,000 acres or part thereof.
- (e) In the Eastern Division.—In blocks of not less than 20,000 acres, at a rental of \$1·2 per annum for each 1,000 acres or part thereof.
- (f) In the Kimberley Division.—In blocks of not less than 50,000 acres when on a frontage, or 20,000 acres when not on a frontage, at a rental of \$2·4 per annum for each 1,000 acres or part thereof.

This latter rate is subject to a reduction to one-half on the lessee satisfying the Minister that the land held under lease is stocked to the extent of ten sheep or one head of large stock for every 1,000 acres leased.

Where the land is shut in by other holdings, leases of a lesser area than the minimum quoted in the foregoing paragraph may be issued.

All pastoral leases shall be stocked at the rate of ten sheep or one head of large stock for every 1,000 acres leased within two years from the commencement of the term of the lease, failing which, they are liable to forfeiture. All pastoral leases granted under this Act expire on 31st December, 1928.

A pastoral lease gives no right to the soil or timber, except to such timber as may be required for domestic purposes; but (except in the South-west Division) before any land in a pastoral lease is made available for selection under conditional purchase, it must be resumed, and twelve months' notice given to the lessee, and the lessee is entitled to compensation for any prescribed improvements on the land so resumed.

Town and Suburban Lands.

Regulations have been framed, and are now in force, providing for the leasing of town and suburban land on a 99 years' term, at a rental of 4 per cent. on the capital value of the land, subject to revaluation at intervals of not less than ten years, the value of improvements made by the lessee being excluded from the valuation.

In the case of suburban lots for cultivation, the rental is 3 per cent. on the capital value of the land, and the lease contains, in addition to the foregoing, the following improvement conditions:—

The lessee shall, within two years of the commencement of the lease, fence the external boundaries of the land, and within three years clear, cultivate, and plant as an orchard, vineyard, or garden, one-tenth of the area, or clear and otherwise cultivate one-fourth of the area, and within five years cultivate and plant as an orchard, vineyard, or garden one-fifth of the area, or clear and otherwise cultivate one-half of the said area.

Tasmania.

Crown lands in Tasmania are divided in two classes, town and rural lands; the latter comprising first-class agricultural lands, second-class lands, and third-class lands.

Any person of the age of eighteen years or upwards may select first-class land, not exceeding in area 200 acres, nor less than 15 acres; second-class lands, from 30 acres to 250 acres; third-class lands, from 60 acres to 500 acres. The upset price of first-class land is not less than \$4·80 per acre, with one-third added for credit; second-class land is valued at prices between \$2·40 and \$4·80 per acre, with one-third added for credit; and third-class land is valued at prices between \$1·20 to \$2·40 per acre, with one-third added for credit. One-fourtieth of the purchase money is to be paid at time of purchase, and eighteen years are allowed to pay off the balance in the case of first-class lands, and fourteen years in the case of second and third class lands.

After the first year the holder shall in his person take possession of the land and reside thereon. The purchaser has also to reside on his land continuously for the full term of five years.

If a settler desires to pay up and secure his grant deed, he may do so at any time, provided he has improved his selection to the extent of \$4·80, \$1·20, and \$0·60 per acre, according to its class, and in the case of first-class land resided on it.

Lands in Tasmania are settled on the principle of free selection before survey, and when the selection has been approved, the applicant is required to pay the survey fee, but is allowed a period of five years in which to pay it.

Northern Territory.

Tenure. There are five ways of disposing of land, namely, by (a) Agricultural Lease, (b) Pastoral Lease, (c) Grazing Licence, (d) Town Lease, and (e) Miscellaneous Lease.

Agricultural Lands. Agricultural lands comprise cultivation and mixed farming and grazing lands. The classes into which agricultural lands are to be classified are as follows:—

Subdivision A.—Cultivation Farms.

Class 1.—Maximum area	..	..	..	1,280 acres.
Class 2.—Maximum area	..	..	..	2,560 acres.

Subdivision B.—Mixed Farming and Grazing.

Class 1.—Maximum area	..	..	..	12,800 acres.
Class 2.—Maximum area	..	..	..	38,400 acres.

The terms and conditions governing agricultural leases are easy. Before being offered for lease these lands have to be first surveyed and then advertised open for application. The work of surveying is being pushed ahead as quickly as possible, and openings of this class of land will take place from time to time. Advertisements will be issued specifying the areas available and the conditions attaching to their occupancy.

These leases are perpetual, that is, granted for all time.

Every lease of agricultural lands shall contain a covenant by the lessee that he will establish a home on the land within two years after the commencement of the lease; and subject to any exemption granted by the Land Classification Board for cause shown, that he will thereafter reside on the leased land for a period of six months in each year in the case of land for cultivation, and for four months in each year in the case of land for mixed farming and grazing.

Lessee is also bound by fencing and cultivating conditions, and in case of mixed farming and grazing by stocking conditions. The extent of cultivating, fencing, and stocking is determined by the Board, and inserted in the *Gazette* notification that the land is available for leasing. The time allowed for performance of these conditions will be as liberal as possible, and the Board may extend such time in any case where lessee has been unable to comply with the conditions within the time specified.

Pastoral Lease. Pastoral leases are granted for 21 and 42 years (according to the classification) under easy terms and conditions. No residence conditions are imposed but provision is made for insertion in the lease of fencing and stocking conditions. A considerable extent of the vacant Crown lands of the Territory is eminently suited for pastoral purposes. It is not yet available for pastoral lease. In the meantime it can be applied for as a grazing licence. A grazing licensee holds his land on a year-to-year tenure at a rental based on the carrying capacity of the land. He pays at the rate of 24 cents for every head of great cattle and 6 cents for every head of small cattle per square mile, with a minimum of 24 cents per square mile. He may obtain permission to effect improvements on the grazing licence area.

Grazing Licence. When the land has been surveyed and advertised open for application for pastoral lease, he may moreover apply for the whole (or part depending on classification) of his licence area as a pastoral lease. He will be entitled to compensation for the value of any improvements effected by him on the grazing licence area in the manner prescribed, not included in any pastoral lease which may be granted to him.

Town Lease. Leases of town and suburban lands are offered for sale by public auction to the highest bidder at an upset annual rental fixed by the Land Classification Board. Among other things the lease shall contain a covenant to erect on the lands within such time as is notified in the conditions on which the land is offered buildings to a value specified in those conditions.

Miscellaneous Lease. Miscellaneous leases may be granted for any period up to 21 years for any Crown or reserved or dedicated lands for any purpose approved of by the Minister. Such leases shall contain such reservations, covenants, &c., as the Administrator shall deem advisable.

ADVANCES TO SETTLERS.

New South Wales.

Advances on Lands and to Settlers generally. The Government advances loans to settlers, to assist them in purchasing farms, or in improving and developing their holdings. The Government Savings Bank Act contains provisions which authorize the granting of advances ranging from \$240 to \$9,600 to settlers. The interest is 5 per cent., and the terms of repayment are easy, extending over 31 years. Advances are made upon the security of land purchased or leased from the Crown, and on lands purchased from private owners as assessed by the Bank. On freehold lands, advances are made up to two-thirds of the value of the land

as assessed by the Bank, plus half the official value of the improvements, the value of the improvements being the increased sale value they give the security in the open market. On leases and conditional purchases, the amount advanced does not exceed one-half the official value of the improvements, and the amounts lent vary according to the nature of the holding.

The tenures upon which advances are made are :—

Estates of inheritance in fee simple in any land in the State, conditional purchases with or without associated conditional leases, homestead grants, homestead selections, settlement leases, settlement purchases, conditional purchase leases.

Loans are made to pay existing encumbrances on, or to purchase the land ; to pay off the money owing to the Crown in respect of the land ; to make improvements on the land ; or to improve and develop the agricultural or pastoral resources of the land ; or to build a home.

Victoria.

The Closer Settlement Act provides for advances to settlers by the Lands Purchase and Management Board. These advances are allowed not only to closer settlement lessees, but also to licensees and lessees under certain sections of the Lands Acts. The full amount which may be advanced cannot exceed 60 per cent. of the value of improvements effected by a lessee or licensee, and must not amount to a total exceeding \$2,400. In special cases this amount may be increased to a total of \$4,800, subsequent to the first six years. Twenty years is the maximum period over which repayments may be made, and the interest charged is 5 per cent. per annum.

The Government will also erect houses for settlers, the cost of them being advanced, and being repayable by regular instalments extending over a period of twenty years.

The Government, to enable a settler to get his land into working order promptly and effectively, is prepared to grade and seed a small portion of his holding. Payment for this work is also spread over a long term of years.

As the proper carrying out of irrigation practices is new to many settlers, the Government provide free of cost experts to instruct and advise settlers how to prepare and plant the land and utilize it to the best advantage. One of these officers is stationed in each estate, and settlers have obtained in the past very much benefit through these advisors, it being their duty in every way to assist those who take up land.

The Government will also purchase cows for a settler, their cost being, of course, charged against him, but the repayments are extended over such a period as will enable him to get sufficient returns from them to repay the amount of their purchase money.

Advances of wire netting may also be made to owners of land where eligible.

Wire Netting

Advances. The wire netting supplied is 17 gauge, 1½-in. mesh, 42 inches wide, weighs 28 cwt. to the mile, and is made up in rolls of 100 yards, which cannot be broken before issue.

Such advances cannot exceed sufficient for 6 miles of vermin-proof fencing. Where the wire netting is to be erected on a boundary fence which adjoins unoccupied Crown lands, or is separated therefrom by a public road, then the price charged for such netting will only be 50 per cent. of its value.

Wire netting advances are payable in cash or in instalments spread over a period not exceeding ten years, with interest at 4 per cent. per annum.

Queensland.

The Government Agricultural Bank makes advances to settlers up to \$3,840, repayable in 25 years at 5 per cent., for payment of existing liabilities on the holding, purchase of stock, machinery, or implements, and any improvements necessary to develop the area.

Under the provisions of the Workers' Dwellings Act, the Government advances for the purposes of enabling persons of small incomes to erect dwelling houses as homes for themselves and their families. The applicant must show that his income does not exceed \$960 per annum, and that he is not the owner of a dwelling house in Queensland or elsewhere. The amount borrowed is repayable at the rate of \$3·18 per \$480 for twenty years. The maximum amount that can be borrowed is \$1,440, at the rate of 75 per cent. of the security.

In Queensland advances may be made to holders of land which are being used, or are to be used, for agricultural purposes, whether held in fee simple or as agricultural farms, agricultural homesteads, grazing farms, grazing homesteads, unconditional selections, or mining homestead leases, also prickly pear selections, or any other lands which the Governor in Council may by Order in Council declare to be agricultural lands for the purpose of this Act.

The purposes for which advances are made are :—

- (a) Payment of liabilities already existing on the holding.
- (b) Purchase of stock, portable machinery, or instruments.
- (c) Agricultural, dairying, grazing, horticultural, or viticultural pursuits on the holding.
- (d) Adding to the improvements already made on the holding.

Five per cent. simple interest per annum is charged on the advances made.

Advances can be held for a term of 25 years.

In cases where advances are made for the purpose of agricultural, dairying, grazing, horticultural, or viticultural pursuits on the holding, or for the purpose of making additional improvements the repayment of a loan may extend for the full term of 25 years.

During the first five years simple interest only is payable. Then, at the expiration of five years from the 1st January or the 1st July, as the case may be, following the date of the advance, the borrower begins to redeem his advance, with interest, by payment of \$19·26 half-yearly for each \$480 borrowed, until the whole has been repaid. Thus, if \$480 has been borrowed, the borrower only pays \$24 per annum simple interest for the first five years, and in subsequent years the half-yearly instalments of \$19·26 go to pay interest and reduce the amount borrowed.

It is further provided that the advance may be repaid sooner than is here stated, and in larger instalments, in which case, of course, the interest payable is considerably reduced.

The improvements for which loans can be obtained from the Bank consist of clearing, breaking up, scrub falling and burning off, ringbarking, draining, water bores, wells, dams, and reservoirs, buildings, machinery, cattle dips, stockyards, and any other improvements which may be prescribed by regulation.

The largest amount which is advanced to any one person is \$3,840. Applications for advances not exceeding \$960 will receive priority.

As there appears to be some misconception as to the conditions under which advances are made by the Agricultural Bank, it would be well to note that :—

Advances may be made at the rate of \$2·88 on \$4·80 on the fair estimated value of the holding, including the improvements thereon and those to be effected. The trustees of the Bank also have power to make advances at the rate of \$4·80 for \$4·80 up to \$960 for the purposes of effecting certain improvements and under certain conditions. Settlers are cautioned against entering into any obligations in anticipation of an advance being approved.

South Australia.

The State Bank makes advances to farmers, producers, and others to the extent of three-fifths (60 per cent.) of the value of land and improvements, and to the extent of half the selling value of Crown leases.

Advances are repayable by uniform instalments, which include principal and interest, for terms from 1 to 42 years.

The instalments entirely liquidate the loan, with interest at $4\frac{1}{2}$ per cent. per annum.

The State Bank may also make advances to persons in receipt of less than \$1,440 per annum to enable them to provide homes for themselves. Advances, at 5 per cent. interest, are made to the extent of four-fifths of the valuation for the purpose of assisting borrowers to erect, enlarge, or purchase a dwelling-house for himself and family. Up to 42 years is allowed for repayment.

Assistance to Settlers on Crown Lands. The holders of agreements or leases, which include the lessees of reclaimed and irrigation lands, can apply to the Advances to Settlers Board for loans up to \$4,080 for the purpose of effecting improvements on their holdings, paying off mortgages, purchasing stock, or for any other purpose.

The Board has power to advance up to \$3,120 for the purpose of effecting improvements, paying off mortgages, or for any other purpose. It can also lend up to \$960 for the purchase of stock with which to stock the holding; the security in this case must be equal to one-third more than the advance to be made. For effecting improvements, the first \$1,920 can be advanced \$1 for \$1 on the full value of improvements, and of lease to that amount, and the balance of \$1,200 up to 75 per cent. of such value.

Examples :—Suppose a lessee holds a lease which with improvements is worth \$1,728, he would be entitled to a loan of \$1,728 for effecting further improvements, or for any other purpose to a loan of \$1,296, *i.e.*, 75 per cent. of such value.

If his lease, with improvements, were worth \$2,880 he could obtain for effecting improvements a loan of \$2,640, arrived at as follows :—

For \$1,920 value, \$1 for \$1	..	..	..	\$1,920
For \$960 additional value at 75 per cent.	..	..	..	\$720
				<hr/>
				\$2,640

The borrower pays interest only for the first five years of the term, after which he commences to pay the principal and interest in half-yearly payments extending over 25 years. The interest is charged at a rate fixed from time to time by proclamation, and if it be paid within fourteen days from due date a rebate of 1 per cent. is allowed, *i.e.*, if the rate fixed is at $5\frac{1}{2}$ per cent. and the borrower pays within the specified period of fourteen days, only $4\frac{1}{2}$ per cent. interest will be required from him.

Advances on Homestead Blocks. Loans not exceeding \$240 can be granted to the holder of a homestead block on half the value of existing improvements for the purpose of effecting additional improvements on the land, and are repayable with interest at the rate of 4 per cent. per annum in twenty equal annual instalments, at the rate of \$35·32 per annum. The borrower has the right to pay off the loan at any time.

Advances for Wire Netting and Vermin Proof Fencing. Loans are granted to agriculturalists, pastoralists, and others for the purchase of wire netting for the purpose of protecting crops from the ravages of rabbits, and for erecting dog-proof fences to prevent the inroads of wild dogs, which have proved very destructive to the flocks of settlers. These loans are repayable by twenty annual instalments, with interest at a rate fixed from time to time by proclamation.

Tasmania.

The State Agricultural Bank makes advances of from \$120 to \$4,800 on agricultural areas for the payment of liabilities already existing on the holding; for making prescribed improvements or adding to existing improvements, and for purchase of stock and implements. Interest is at the rate of 6 per cent., and repayment may extend over 25 years if desired.

No advance to a borrower in respect of land held by him under purchase from the Crown upon the credit system shall exceed one-half of the capital value of the land, as estimated by the trustees after deducting from such capital value the amount of instalments remaining unpaid to the Crown in respect of such land at the date of the loan.

No advance in respect of freehold land shall be granted for an amount exceeding three-fifths of its capital value, as estimated by the trustees.

No advance in respect of freehold land shall be granted, except upon the security of a mortgage or mortgages to the trustees of the land and improvements with respect to which such advance is made, with or without such additional security as to the trustees may seem fit.

No advance shall be made on any property which is encumbered by any previous mortgage or charge other than a mortgage or charge under this Act, but a second mortgage may be taken as collateral security.

The rate of interest is 6 per cent. per annum, and is payable half-yearly on the 1st January and 1st July in each year.

After five years the borrower will begin paying off the principal, and can extend the repayments over 25 years, provided that an advance may, at the option of the borrower, be repaid at any time sooner than is provided, and in larger instalments. The valuation fee must be paid by the applicant, whether the loan be granted or not. The fees are as follow :—

Not exceeding 5 miles from the residence of the inspector, \$3·60.

Five miles, and not exceeding 10 miles from the residence of the inspector, \$7·20.

Ten miles and over. (Special terms to be arranged by the manager and inspector.)

Northern Territory.

To whom Advances can be made. Advances may be made to any person residing in the Northern Territory who is the holder of any land under freehold or leasehold from the Crown or under agreement with the Crown, by which he is entitled to acquire the freehold, provided that such land is being cultivated or improved, or *bonâ fide* intended to be cultivated or improved for the production of any commercial product.

Advances are made to settlers for the following purposes :—

- (a) For making improvements on their holdings;
- (b) For purchasing any implements, plant, or machinery, approved by the Board, for use on their holdings;
- (c) For stocking their holdings; or
- (d) For paying off mortgages or charges on their holdings.

The total advances made to any one person shall not exceed \$3,840, and may be granted as follows :—

- (a) For purchasing approved building material a sum not exceeding \$480.
- (b) For purchasing approved fencing material a sum not exceeding \$480.
- (c) For erecting buildings \$3·20 for every \$4·80, not exceeding \$480.
- (d) For erecting fencing \$3·20 for every \$4·80, not exceeding \$480.
- (e) For ringbarking, clearing, breaking up, water conservation, and other improvements approved by the Board, \$3·60 for every \$4·80.
- (f) For the purchase of approved stock \$3·60 for every \$4·80 on the value of the holding with the improvements made thereon, after taking into consideration all sums already advanced and still owing on the security, not exceeding \$1,440.
- (g) For the purchase of implements, machinery, or plant approved by the Board, \$3·60 for every \$4·80 on the value of the holding with the improvements made thereon, after taking into consideration all sums already advanced and still owing on the security, not exceeding \$480.
- (h) In case the holding is not of sufficient value in excess of all encumbrances (or at all) to permit of an advance being made as provided by the last two preceding paragraphs, the Board may grant an advance not exceeding \$2·40 for every \$4·80 on the value of the stock, implements, machinery, or plant proposed to be purchased.
- (i) For paying off mortgage, \$3·60 for every \$4·80 on the value of the holding.

An advance may be paid by instalments as the improvements have been effected or the purchase made.

**Repay-
ment of
Advances.** For the first five years next following the date on which an advance is made the settler is not asked to repay the loan, but is to pay interest only on the advance of 4 per cent. per annum, the first payment of interest becoming due on the 1st July in the year following the granting of the advance.

After the expiry of the first five years, however, the settler shall repay the advance to the Board by 25 equal yearly instalments together with simple interest on the balance of the advance for the time being unpaid at 4 per cent. per annum. The instalments are payable on the 1st July in each year.

Any advance may at the option of the settler be repaid at any time sooner than prescribed, or in larger instalments.

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